



403(b)/457(b) Investment Product Matrix

MUTUAL FUNDS - Custodial Accounts

Custodial Accounts include several mutual fund offerings under one account with one statement. There are different pricing models based on services provided, ranging from low fees with no local representative, to higher fee models that include a higher service level with a local representative. Usually, you can move funds from one mutual fund to another without fees.

Company Name	Prod ID#	Product Name	Loan/ Distrib Fee	Mgmt/ Wrap Fee	Custodial Fee	Admin Fee	Surrender Fee	Avg Expense Ratio	Total Cost (\$10k Balance)
Ameriprise Financial	144	Tax Sheltered Custodial Account - Brokerage	-	-	\$50	-	-	1.06%	\$156
Corebridge Financial	110	Group Mutual Fund Product	\$50	1.00%	-	-	-	0.14%	\$114
Corebridge Financial	111	Profile Retirement Program	\$50	1.00%	\$40	-	1 yrs / 5%	0.81%	\$221
Equitable	260	Equitable Retirement Vision	-	-	1.00%	-	-	0.30%	\$130
Fidelity	68	Fidelity Direct	\$50	-	\$24	-	-	0.55%	\$79
Fiduciary Trust Co of New Hampshire	86	FTC 403(b)(7) Custodial Account Program	-	-	\$160	-	-	1.18%	\$278
Horace Mann Life Insurance Co	249	Retirement Advantage	-	-	\$35	1.25%	-	0.46%	\$206
Horace Mann Life Insurance Co	298	Retirement Advantage – Core Line-up	-	-	\$35	1.25%	-	0.23%	\$183
Horace Mann Life Insurance Co	299	Retirement Advantage – Core Plus Line-up	-	-	\$35	1.25%	-	0.24%	\$184
Horace Mann Life Insurance Co	300	Retirement Advantage – Passive Line-up	-	-	\$35	1.25%	-	0.08%	\$168
PenServ/MG Trust Company	295	Penselect Genesis	\$70	-	-	\$36	-	1.02%	\$138
PlanMember Services	107	PlanMember Elite	-	2.00%	\$50	0.03%	-	0.23%	\$276
PlanMember Services	246	PlanMember Participant Choice	-	-	0.35%	\$50	-	0.26%	\$111
PlanMember Services	178	PlanMember Preference	-	2.00%	\$50	-	-	0.77%	\$327
PlanMember Services	108	PlanMember Retirement Select	-	-	\$50	0.10%	-	1.06%	\$166
PlanMember Services	201	PlanMember Strategist	-	2.00%	\$50	0.03%	-	0.62%	\$315
Security Benefit	259	Workplace Retirement Program Non-ERISA	\$50	-	\$35	0.72%	-	0.43%	\$150
Security Benefit	305	InvestMyself	\$100	-	0.30%	\$35	-	0.08%	\$73
Security Benefit	34	Advisor Program 403(b)(7) Option 3	\$100	1.00%	\$35	-	-	1.17%	\$252
Security Benefit	141	SFR 403(b)(7)	\$50	1.00%	\$20	-	-	1.07%	\$227
The Legend Group (Lincoln Investment)	20	Retirement Solutions	-	-	-	\$65	-	1.07%	\$172
The Legend Group (Lincoln Investment)	162	Retirement Solutions Premier	\$60	1.33%	-	\$65	-	0.21%	\$219
Vanguard	164	Vanguard 403(b) Services	\$50	-	-	\$60	-	0.14%	\$74

ANNUITIES - Variable

Variable Annuities are investments that include a fixed interest component and market-based investments called sub-accounts. Sub-Accounts are managed like mutual funds and will fluctuate with market conditions. Variable annuities usually offer a death benefit in the event that death occurs when the value of the account is lower than the amount contributed. You may also be able to move funds between fund families, or to and from the fixed interest account, when necessary.

Company Name	Prod ID#	Product Name	Loan/ Distrib Fee	Separate Account Fee	Mortality & Expense	Contract Fee	Admin Fee	Surrender Fee	Avg Expense Ratio	Total Cost (\$10k Balance)
Corebridge Financial	116	Portfolio Director Choice Series 5 Fixed and Variable Annuity	\$60	1.00%	-	-	-	6 yrs / 5%	0.52%	\$152
Corebridge Financial	58	Portfolio Director Combination Fixed and Variable Annuity	\$60	1.00%	-	\$15	-	6 yrs / 5%	0.66%	\$181
Equitable	901	EQUI-VEST Series 901	-	-	0.90%	-	\$30	5 yrs / 6%	0.95%	\$215
Equitable	153	EQUI-VEST Series 201	-	-	1.20%	-	\$30	6 yrs / 5%	1.00%	\$250
Equitable	320	EQUI-VEST Series 202	-	-	1.20%	-	\$30	5 yrs / 6%	0.95%	\$245
Horace Mann Life Insurance Co	128	Group Variable Annuity	-	-	1.25%	-	\$25	6 yrs / 5%	0.85%	\$235
Horace Mann Life Insurance Co	247	Personal Retirement Planner Var Annuity	-	-	1.25%	-	\$35	-	0.37%	\$197
Horace Mann Life Insurance Co	195	Retirement Protector	-	-	1.25%	-	\$25	6 yrs / 5%	0.36%	\$186
Metropolitan Life Ins Co	14	MetLife Financial Freedom Select (MFFS)	-	-	1.30%	\$30	-	13 yrs / 9%	0.83%	\$243
Metropolitan Life Ins Co	42	Preference Plus Account ("PPA")	\$25	-	1.25%	\$20	-	8 yrs / 7%	0.69%	\$214
New York Life Ins & Annuity Corp	15	NYL Flexible Premium Variable Annuity III	\$25	-	1.40%	\$30	-	9 yrs / 7%	0.91%	\$261
Security Benefit	35	SecureDesigns Variable Annuity	-	-	0.85%	\$30	0.15%	8 yrs / 7%	1.05%	\$235
Security Benefit	37	Variflex Variable Annuity	-	-	1.20%	\$30	-	9 yrs / 8%	1.09%	\$259
Voya	232	Custom Choice II	-	-	1.25%	-	-	11 yrs / 5%	0.78%	\$203
Voya	240	Custom Choice Voluntary TDA	-	-	1.25%	-	-	11 yrs / 5%	0.81%	\$206

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ANNUITIES - Standard Interest and Equity Indexed

Fixed Annuities come in two basic types.

The Standard Interest Annuity is much like a traditional savings account or certificate of deposit. Interest is credited daily and interest rates are determined by the life insurance company on a periodic basis. There are also guarantees of principal and minimum interest, along with a current interest crediting rate.

Equity Indexed Annuities provide a similar guarantee of principal and minimum interest. However, interest is credited based on a market index and the participation rate defined in the contract. Interest can be credited annually or at the end of the contract period. Equity Indexed annuities are more complex in nature but may provide higher interest rates in good market years.

Company Name	Prod ID#	Product Name	Minimum Rate of Return	Surrender Fee
Horace Mann Life Insurance Co	127	Group Fixed Annuity	1%	6 yrs / 5%
Horace Mann Life Insurance Co	248	Personal Retirement Planner Fixed Indexed Annuity II	1%	-
National Life Group	261	FIT Secure Growth	1%	9 yrs / 8.25%
National Life Group	281	FIT Secure Growth for Fringe Benefit Consortium	1%	9 yrs / 8.25%
National Life Group	264	FIT Select Income	1%	9 yrs / 8.25%
National Life Group	292	FIT Select Income for Fringe Benefit Consortium	1%	9 yrs / 8.25%
New York Life Ins & Annuity Corp	210	New York Life Secure Term Choice Fixed Annuity	0.05%	8 yrs / 7%
PlanMember Services	267	The Standard Stable Asset Fund III	1%	-
Security Benefit	180	Security Benefit Total Interest Annuity	1%	7 yrs / 8.5%
Security Benefit	196	Security Benefit Foundations 5	1%	5 yrs / 9%
Security Benefit	197	Security Benefit Foundations 7	0%	7 yrs / 9%
Voya	208	ReliaStar QuintaFlex II	2.8%	6 yrs / 5%